

Information to identify the case:

Debtor 1	<u>Kostas Roustas</u>	Social Security number or ITIN	xxx-xx-6930
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Stella Roustas</u>	Social Security number or ITIN	xxx-xx-7178
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-22778-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kostas Roustas
aka Gus Roustas

Stella Roustas

1/15/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kostas Roustas
Stella Roustas
Debtors

Case No. 17-22778-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jan 15, 2021

User: admin
Form ID: 318

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Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
+++	Addresses marked '+++ were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(e).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Kostas Roustas, Stella Roustas, 49 Oak Ridge Drive, Voorhees, NJ 08043-1537
aty	+ Leonard Teddy Schwartz, Slotnick & Schwartz, 1350 N. Black Horse Pike, Suite 2, Williamstown, NJ 08094-9129
cr	ACAR Leasing Ltd. dba GM Financial Leasing, 400 Embarcadero Dr., Arlington, TX 76014
acc	+ Giuliano Miller & Company, 2301 E. Evesham Road, Pavillion 800, Suite 210, Voorhees, NJ 08043-4504
acc	+ Markovitz, Starkman & Company, LLC., 457 Haddonfield Road, Cherry Hill, NJ 08002-2220
cr	+ The First National Bank of Elmer, Saldutti Law Group, c/o Rebecca K. McDowell, 800 N. Kings Hwy, Ste 300 Cherry Hill Township, NJ 08034-1511
cr	+ Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
516897478	+ 2602 Route 130 LLC, 2602 Route 130, Cinnaminson, NJ 08077-3017
516946636	+ ACAR Leasing Ltd, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
516897483	+ Checker Management, 22-10 Jackson Avenue, New York, NY 10002-6679
516897484	+ Christopher D. Palmieri,, Esquire, 300 Garden City Plaza, Garden City, NY 11530-3302
518762478	+ DePalma Acquisitions I, LLC, Wilson Elser Moskowitz Edelman & Dicker, 200 Campus Drive, Florham Park, NJ 07932-1007
516897486	+ First National Bank of Elmer, PO Box 980, Elmer, NJ 08318-0980
518103638	+ Jay Several, c/o Ron L. Woodman, Esquire, Friedman Schuman, P.C., 101 Greenwood Avenue, Fifth Floor, Jenkintown, PA 19046-2627
516897487	+ KLB Jersey LLC, 2602 Route 130, Cinnaminson, NJ 08077-3017
516897481	+ KLB Sage Diner, Inc., 1170 Route 73, Mount Laurel, NJ 08054-5112
516897491	+ Melrose Credit Union, 139-30 Queens Boulevard, Briarwood, NY 11435-2926
516897492	+ Republic Bank, Two Liberty Place, 50 S. 16th Street, Suite 2400, Philadelphia, PA 19102-2526
518267308	+ Republic Bank, Steven & Lee, 1818 Market St., 29th Floor, Philadelphia, PA 19103-3652
517089871	+ Republic First Bank, Dinsmore & Shohl, LLP, 1800 JFK Blvd. Suite 1000, Philadelphia PA 19103-7422
516897493	#+ Richard M. Berman, Esquire, Dinsmore & Shohl, LLP, 1800 Jfk Boulevard, Suite 1000, Philadelphia, PA 19103-7422
516897494	+ Rose Commercial Real Estate, 12000 Lincoln Dr W Ste 111, Marlton, NJ 08053-3401
516897495	+ S&P Development Corp., 111 Presidential Boulevard, Suite 209, Bala Cynwyd, PA 19004-1013
517603902	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Department of Treasury, Division of Taxation, PO BOX 245, Trenton NJ 08695-0245
516897496	+ Saldutti Law Group, 800 N. Kings Highway, Suite, 300, Cherry Hill, NJ 08034-1511
516897498	+ TD Bank, 1701 Marlton Pike E., Marlton, NJ 08053
517038636	+ TD Bank NA, Richard J Tracy III Esq, 30 Montgomery Street Suite 1205, Jersey City NJ 07302-3835
517028172	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
518787156	+ TD Bank, N.A., Schiller Knapp Lefkowitz & Hertz, LLP, 30 Montgomery Street, Suite 1205, Jersey City, New Jersey 07302-3835
516914187	+ The First National Bank of Elmer, Saldutti Law Group, 800 N. Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511
516897482	+ Township of Mount Laurel, 100 Mount Laurel Road, Mount Laurel, NJ 08054-1507
518145061	+ Township of Mount Laurel, Parker McCay PA, 9000 Midlantic Drive, Suite 300, PO Box 5054, Mount Laurel, NJ 08054-5054
516983869	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516988979	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517001053	+++ US Bank Cust for PC 4 & CRDTRS, Gary C. Zeitz, LLC, 1101 Laurel Oak Road, Suite 170, Voorhees NJ 08043-4381
516897500	+ US Small Business Adm., Commercial Loan Servicing, 2120 Riverfront Dr, Ste 100, Little Rock, AR 72202-1794

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TOTAL: 36

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QJDMARCHAND.COM	Jan 16 2021 02:18:00	Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 15 2021 21:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jan 15 2021 21:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
none	+ Email/Text: lens@ssnjlaw.com	Jan 15 2021 21:40:00	Karistos, Inc, c/o Slotnick & Schwartz, 1350 N. Black Horse Pike, Suite 2, Williamstown, NJ 08094-9129
516996833	EDI: CAPITALONE.COM	Jan 16 2021 02:18:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516952646	+ EDI: IRS.COM	Jan 16 2021 02:18:00	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
516897485	+ EDI: DISCOVER.COM	Jan 16 2021 02:18:00	Discover, PO Box 30421, Salt Lake City, UT 84130-0421
516928267	EDI: DISCOVER.COM	Jan 16 2021 02:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516897480	EDI: JPMORGANCHASE	Jan 16 2021 02:18:00	Chase Sapphire, PO Box 15298, Wilmington, DE 19650
517156299	+ EDI: AISACG.COM	Jan 16 2021 02:18:00	Sierra Auto Finance LLC, P.O. Box 165028, Irving TX 75016-5028
516897497	EDI: TDBANKNORTH.COM	Jan 16 2021 02:18:00	TD Bank, 1701 Marlton Pike E., Cherry Hill, NJ 08034
517138927	EDI: TDBANKNORTH.COM	Jan 16 2021 02:18:00	TD Bank, N.A., c/o Schiller Knapp Lefkowitz & Hertz L, 70 Gray Road, Falmouth, ME 04105
516897490	EDI: TFSR.COM	Jan 16 2021 02:18:00	Lexus Financial Services, PO Box 8026, Cedar Rapids, IA 52409
516897499	EDI: TFSR.COM	Jan 16 2021 02:18:00	Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52409
TOTAL: 14			

BYPASSED RECIPIENTS**The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.**

Recip ID	Bypass Reason	Name and Address
518794782		DePalma Acquisitions I, LLC
518794784		DePalma Acquisitions I, LLC
517140520		MTAG Custodian for FIG Capital Investments NJ13,LL, PO Box 54472, New Orleans , Louisiana 70
tr	*+	Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
intp	*+	Jay Several, c/o Ron L. Woodman, Esquire, Friedman Schuman, P.C., 101 Greenwood Avenue, Fifth Floor, Jenkintown, PA 19046-2627
cr	*+	Republic Bank, Two Liberty Place, 50 S. 16th Street, Suite 2400, Philadelphia, PA 19102-2526
516897479	*+	2602 Route 130, LLC, 2602 Route 130, Cinnaminson, NJ 08077-3017
516897488	*+	KLB Jersey, LLC, 2602 Route 130, Cinnaminson, NJ 08077-3017
516897489	*+	KLB Sage Diner, Inc., 1170 Route 73, Mount Laurel, NJ 08054-5112
517156275	*+	Melrose Credit Union, 139-30 Queens Boulevard, Briarwood, NY 11435-2926
acc	##+	Giuliano, Miller, & Company, LLC, Berlin Business Park, 140 Bradford Drive, West Berlin, NJ 08091-9216

TOTAL: 3 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2021 at the address(es) listed below:

Name	Email Address
Brian E Caine	on behalf of Creditor Township of Mount Laurel bcaine@parkermccay.com BKcourtnotices@parkermccay.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Dino S. Mantzas	on behalf of Joint Debtor Stella Roustas dino@dmantzaslaw.com
Dino S. Mantzas	on behalf of Debtor Kostas Roustas dino@dmantzaslaw.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Jeffrey M. Sponder	on behalf of U.S. Trustee U.S. Trustee jeffrey.m.sponder@usdoj.gov jeffrey.m.sponder@usdoj.gov
John R. Morton, Jr.	on behalf of Creditor ACAR Leasing Ltd. dba GM Financial Leasing ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Joseph Marchand	on behalf of Trustee Joseph Marchand jdmarchand@comcast.net jmarchand@comcast.net
Joseph Marchand	jdmarchand@comcast.net jmarchand@comcast.net;jmarchand@ecf.axosfs.com
Joseph Gunnar Devine, Jr	on behalf of Creditor TD Bank N.A. jdevine@schillerknapp.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Lease Trust kmcdonald@blankrome.com bkgroup@kmlawgroup.com
Leonard T. Schwartz	on behalf of Unknown Role Type Karistos Inc LenS@ssnjlaw.com
Leonard T. Schwartz	on behalf of Attorney Leonard Teddy Schwartz LenS@ssnjlaw.com
Linda S. Fossi	on behalf of Creditor US Bank Cust for PC 4 & CRDTRS lfossi@zeitlawfirm.com gzeitz@zeitlawfirm.com;cdillon@zeitlawfirm.com;rzeitz@zeitlawfirm.com
Rebecca K. McDowell	on behalf of Creditor The First National Bank of Elmer rmcdowell@slgcollect.com
Richard M. Berman	on behalf of Creditor Republic Bank richard.berman@dinsmore.com pmmu@stevenslee.com
Ron L. Woodman	on behalf of Interested Party Jay Several rwoodman@fsalaw.com mprimavera@fsalaw.com
Timothy R. Wheeler	on behalf of Creditor DePalma Acquisitions I LLC timothy.wheeler@wilsonelser.com, sheyla.ibazeta@wilsonelser.com

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Timothy R. Wheeler

on behalf of Creditor Melrose Credit Union timothy.wheeler@wilsonelser.com sheyla.ibazeta@wilsonelser.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

United States Trustee

USTPRegion03.NE.ECF@usdoj.gov

William F. Saldutti, III

on behalf of Creditor The First National Bank of Elmer wsaldutti@slgcollect.com cflannery@slgcollect.com

TOTAL: 22